

# UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF NEW YORK  
OFFICE OF THE CLERK  
RICHARD G. ZEH, SR. - CLERK

## ALBANY DIVISION

JAMES T. FOLEY COURTHOUSE  
445 BROADWAY, SUITE 330  
ALBANY, NEW YORK 12207  
(518) 257-1661  
Fax:(518) 257-1650

## SYRACUSE DIVISION

THE ATRIUM  
101 WEST WATER ST, SUITE 310  
SYRACUSE, NEW YORK 13202  
(315) 295-1600  
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## UTICA DIVISION

ALEXANDER PIRNIE FEDERAL BUILDING  
10 BROAD ST, ROOM 230  
UTICA NEW YORK 13501  
(315) 793-8101  
Fax:(315) 793-8128

**REPLY: ALBANY**

Dear Pro Se Litigant:

You recently requested forms and/or information about filing a bankruptcy petition without an attorney. Please note that the bankruptcy court clerk staff cannot provide all the necessary forms or legal advice.

Forms and related legal information can be obtained at a legal supply store and on the internet. You can link to forms, local rules and legal information from our web site at [www.nynb.uscourts.gov](http://www.nynb.uscourts.gov). The United States Trustee web site may also contain necessary or useful information: [www.usdoj.gov/ust/index.htm](http://www.usdoj.gov/ust/index.htm).

Please note that there were many changes to the bankruptcy code as of October 17, 2005. Please ensure you have access to up to date information and forms. We have enclosed certain forms and basic information that may be helpful to you. Official Bankruptcy Forms must be used to file and take action in bankruptcy cases. Procedural Forms also may be necessary for use during the course of some bankruptcy proceedings. Additional filing instructions, along with the forms, are available in the Bankruptcy Forms Manual. The official forms and the Forms Manual can be found at [www.uscourts.gov/bkforms/index.html](http://www.uscourts.gov/bkforms/index.html).

Sincerely,

Bankruptcy Court Clerk

# **U.S. BANKRUPTCY COURT NORTHERN DISTRICT OF NEW YORK**

## **Clerk's Office Guidance on BAPCPA**

April 24, 2007

### **Missing Forms and Deficiency Notices**

As a part of its Quality Control (QC) procedure, the Clerk's Office will check each petition filed for completion and signature. Generally, if an old petition form is used or a signature is missing where it is required, you will be asked to submit an amended and corrected form.

If documents required to be filed are missing, the Clerk's Office **will not** generate a separate Notice of Deficiency for missing documents. Telephonic reminders of approaching deadlines for missing documents will not be given. The deadline for submitting the missing documents will be set in the Clerk's Office and an appropriate docket entry made. A notice regarding missing documents will be sent to the debtor, the debtor's attorney and the United States trustee.

Please carefully review the documents you file with the Court and check the docket for document deadlines. ***Do not rely on the Clerk's Office to alert you regarding deficient case filings. The ultimate responsibility for preparing, submitting, and monitoring a complete filing rests with the debtor or debtor's attorney.***

### **Automatic Dismissals Pursuant to 11 USC § 521 (i)(1)**

CM/ECF is now configured to automatically calculate a day 46 deadline for documents to be filed pursuant to 11 USC. § 521 (a)(1). Clerk's Office staff will set document deadline dates in CM/ECF. Please be advised, however, that the Clerk's Office will not send you notification if your case is scheduled for automatic dismissal. Please check the docket often to monitor deadlines on your cases.

### **Attorney's Responsibility to Update E-Mail Addresses**

On a daily basis the Automation Department gets e-mail returned to it for a number of reasons. When the Clerk's Office investigates these returns, one of three common occurrences has taken place. Most commonly an attorney, paralegal or support staff member has left a firm and has not informed the Clerk's Office. Or an attorney has changed either their e-mail address or their ISP and has not informed the Clerk's Office. We also have many instances of over filled mailboxes that then refuse new e-mails.

Please practice due diligence with your e-mail addresses. If you allow an incorrect e-mail address to remain in the ECF database you will not receive Notices of Electronic Filing for your cases and you will not receive other e-mail notices sent by the Court.

## Clerk's Office Guidance on BAPCPA

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#### **Revised Voluntary Petition Form (Official Form 1)**

The Voluntary Petition Form has been amended to implement recent amendments to the Bankruptcy Code. Several key changes to the form include:

- Requirement to provide all names used and information about prior bankruptcy cases for an eight year period instead of six;
- Chapter 15 Petition has been added to chapters under which petition can be filed and Section 304 was repealed;
- A new section titled "Nature of Business" has been added;
- The Filing Fee section has been amended to add a filing fee waiver request;
- The section of the form previously labeled "Chapter 11 Small Business" has been revised and renamed "Chapter 11 Debtors" with an additional check box to identify debtors whose aggregate non-contingent debts owed to non-insiders or affiliates are less than \$2 million;
- A check off box entitled "Exhibit D" has been added. **Please Note: An Exhibit D must be filed for each individual debtor, and, depending on the box checked in the exhibit, a certificate (with a certificate number) must also be filed with the petition;**
- A section added for Statement by a Debtor Who Resides as a Tenant of Residential Property.

#### **Means Test Requirements (Official Form B22A or B22B or B22C)**

All individual debtors are required to comply with the means test requirements of BAPCPA. Individual debtors include individual chapter 7 consumer debtors, each individual debtor in a joint case, individual chapter 11 debtors and all chapter 13 debtors. Instructions for completing the means test form are contained within the form.

The B22A form for chapter 7 individual debtors includes a checkbox , to be completed by the debtor or debtor's attorney, which indicates whether or not there is a presumption of abuse. The Clerk's Office will not review the calculations in the form for accuracy or completeness.

During the electronic filing of a chapter 7 case, the user will be presented with the question:  
"Presumption of Abuse? yes/no/unknown"

Your selection at this screen should match the box checked at the top of the B22A. You should only select "unknown" when the B22A is not being submitted at the time of filing.

Updated information, instructions and figures are available on the United States Trustee Website: <http://www.usdoj.gov/ust/eo/bapcpa/>

## Clerk's Office Guidance on BAPCPA

### Page 3

#### **Waiver of Chapter 7 Filing Fees for Individuals (Official Form B3B)**

The fee for filing a case under chapter 7 of the Bankruptcy Code is \$299.00. Individuals who cannot pay the filing fee in full or who cannot afford to pay the filing fee in installments may request a waiver of the filing fee by completing Form B3B and filing it with the Clerk's Office.

A judge will determine whether the fee must be paid. The fee may be waived **only if** the individual has an income less than 150 percent of the official poverty line applicable to his/her family size and the individual cannot pay in installments. If you are submitting an application to waive filing fees be sure to complete the form and attach requested schedules.

#### **Tax Information**

Copies of tax returns or other tax information *are not required to be filed with each petition.*

If you are ordered to file tax information with the Court please redact the debtor's personal information as follows:

- **Social Security numbers.** If an individual's social security number is included, only the last four digits of that number should appear;
- **Names of minor children.** If a minor child(ren) is/are identified by name, only the child(ren)'s initials should appear;
- **Dates of birth.** If an individual's date of birth is included, only the year should appear; and
- **Financial account numbers.** If financial account numbers are provided, only the last four digits of these numbers should appear.

Court employees are not responsible for redacting any of the personal identifying information. The responsibility for redacting personal identifiers rests solely with the debtor or debtor's attorney.

Tax information is not public information. Tax information filed with the bankruptcy court will not be viewable or available to the public via the Internet, PACER or CM/ECF. When filing tax information in CM/ECF please select **Bankruptcy > Other > Tax Documents**. With the exception of court employees and judicial officers, users of PACER or CM/ECF will be unable to open and view the tax information.

## Clerk's Office Guidance on BAPCPA

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#### **Pay Advices**

One of the debtor's duties under 11 U.S.C. § 521(a)(1) may include the requirement to file copies of payment advices or other evidence of payment with the petition. When filing payment advices please redact the debtor's personal information. The Clerk's Office is not responsible for redacting any personal identifying information. The Northern District of New York has an optional form you may use when the debtor does not have payment advices. Please visit our website and click on the "Forms" button for access.

#### **Difference Between Credit Counseling Requirement and Financial Management Course Requirement**

- **Credit Counseling** is required to take place ***prior*** to the filing of the petition. A list of approved credit counselors can be found at [www.usdoj.gov/ust](http://www.usdoj.gov/ust) or at the Clerk's Office public counter. The Credit Counseling box must be checked on the petition ***and*** a credit counseling certificate must be submitted with the petition. Do not use the Financial Management form (Official Form 23) for this purpose.
- An **Instructional Course Concerning Personal Financial Management** is required and must be completed as a condition for receiving a discharge. The course must be completed after the filing of the petition. The chapter 7 debtor is required to file a certification of completion (Official Form 23) within 45 days after the first date set for the 341 meeting. A chapter 13 debtor must file certification of completion by no later than the time of the last plan payment or the filing of a motion for hardship discharge.

#### **New Electronic Document Filing Selections in CM/ECF**

On October 17<sup>th</sup>, the CM/ECF document filing system was upgraded to version 2.7, thereby making it compatible with the requirements of the reform legislation. This has resulted in the addition of several new menu selections (all of which can be found under the "Bankruptcy" sub-menu "Other"). Most notable are the following:

- Certificate of Credit Counseling (pre-petition)
- Debtor Repayment Plan
- Exigent Circumstances re: Credit Counseling
- Payment Advice Statements

*(The documents above should be filed separately and not within the petition pdf.)*

- Chapter 7 Means Test (B22A)
- Chapter 11 Statement of Current Monthly Income (B22B)
- Chapter 13 Statement of Current Monthly and Disposable Income (B22C)

*(These document can and should be contained within the petition pdf. The menu selections above are intended for use in submitting the B22 form ***after*** the initial case filing.)*

- Certificate of Financial Management Course (*Official Form 23*) (post petition)
- Tax Documents *(Tax documents filed using this selection cannot be viewed via PACER.)*

**Creditor's Preferred Address and National Creditor Registration Service**

Under BAPCPA creditors have two options to specify addresses for notices. *Use of a preferred address is not mandatory.* The two options for preferred address are as follows:

- 11 U.S.C. § 342(e) provides that a creditor may file with the court and serve on the debtor a notice of the address that must thereafter be used to give notice to the creditor in that *specific* case. The court and debtor must use that address beginning five days after they receive the creditor's notice.
- 11 U.S.C. § 342(f) permits a creditor to file a notice with any bankruptcy court setting out the address or addresses to which notices must be sent to the creditor by all bankruptcy courts or by particular bankruptcy courts. This address notice becomes effective 30 days after it is filed. The notice in a specific case under subsection (e) supercedes the more global address notice that might be filed under (f).

The National Creditor Registration Service is a free service provided by the U.S. Bankruptcy Courts through the Bankruptcy Noticing Center. The service gives creditors options to specify a preferred U.S. mail address, e-mail address, or fax number to which bankruptcy notices should be sent. Creditors can specify a preferred mailing address to be used by all the bankruptcy courts or by particular bankruptcy courts for providing notices.

For additional information on the registration of preferred addresses please go the website for the National Creditor Registration Service. The URL is [www.ncrsuscourts.com](http://www.ncrsuscourts.com).

**Forms Manual Available On-Line**

Official Bankruptcy Forms must be used to file and take action in bankruptcy cases. Procedural Forms also may be necessary for use during the course of some bankruptcy proceedings. Additional filing instructions, along with the forms, are available in the Bankruptcy Forms Manual. The official forms and the Forms Manual can be found at [www.uscourts.gov/bkforms/index.html](http://www.uscourts.gov/bkforms/index.html)

### **Local Forms Available**

Several local forms are available on the Court's website which is [www.nynb.uscourts.gov](http://www.nynb.uscourts.gov). The available local forms are:

- Payment Advice Form
- Request to Court for Determination of Exemption to File Credit Counseling Certificate
- Request for Extension to File Credit Counseling Certificate (upd. 06/07/06)
- Adjournment Request/Withdrawal/Settlement Notification for Motion Calendar Related Matters
- Adjournment Request/Withdrawal/Settlement Notification for Trials/Evidentiary Hearings
- Certification of Mailing Matrix
- Summary of Attachment(s) and Certificate of Service

### **Reaffirmation Agreements**

Please be advised that the requirements for reaffirmation agreements have changed. 11 U.S.C. 524(k) defines several specific disclosures that must be made to the debtor on or before the time that the debtor sign the agreement. As a result, the reaffirmation agreement form has changed (see Official Form B240) and now consists of:

- (Part A) Disclosure Statement
- (Part B) Reaffirmation Agreement
- (Part C) Certification by the Debtor's Attorney
- (Part D) Debtor's Statement in Support of the Reaffirmation Agreement (which shall show the income/expense figures from schedule I and J).
- (Part E) Motion for Court Approval (which is to be completed only if the debtor is not represented by an attorney).

Additionally, Interim Rule 4004(c)(1)(J) states that the court shall not grant the discharge if a presumption of hardship has arisen. According to subsection 524(m)(1), undue hardship is presumed if the debtor's monthly income minus expenses is less than the scheduled payment. This presumption must be reviewed by the court and hardship is presumed until 60 days after the agreement is filed with the court. (The presumption may be rebutted in writing by the debtor within the statement in support of the reaffirmation. If the presumption is not rebutted (to the satisfaction of the court), the court may disapprove the agreement after notice and hearing which shall be concluded before the entry of the discharge. (This subsection does not apply to a reaffirmation agreement where the creditor is a credit union.)

### **CM/ECF Version 3.1 and Requirements to Collect Additional Statistics**

The new bankruptcy law and the Judicial Conference mandated additional reporting requirements that must be complied with by October 17, 2006. The Clerk's Office will require the completion and filing of the Summary of Schedules [Form 6 - Summary, (10/05)] and the Statistical Summary of Certain Liabilities [Form 6- Summ2, (10/05)] for individual debtors. Version 3.1 of CM/ECF will be implemented by October 17, 2006 to meet the reporting requirements.

## LIST OF TYPICAL FORMS REQUIRED FOR FILING A BANKRUPTCY PETITION

On October 17, 2005 new bankruptcy law went effect. In addition there has been a change in filing fees. The information compiled here is not intended to provide legal advice on the new law. It is intended as a guideline to assist you in preparing a complete bankruptcy petition filing. ***Every form that you may encounter or that may be required is not listed.*** Due to the complexities of bankruptcy law you are strongly urged to seek advice from a licensed attorney.

Forms and the new fee schedule can be obtained from the Court's website which is [www.nynb.uscourts.gov](http://www.nynb.uscourts.gov).

- Appropriate Filing Fee **or** Application to Pay Filing Fee in Installments (Form 3A) **or** Application for Waiver of Chapter 7 Filing Fees (Form 3B) for those who are eligible
- Official Form 1 (Form B1) Voluntary Petition and Exhibit D for each debtor
- Mailing Matrix of Creditors in addition to completed schedules
- Means Test Form (Form B22A for Chapter 7, B22B for Individual Chapter 11 or B22C for Chapter 13)
- Credit Counseling Certificate (obtained from the credit counseling organization and filed with the petition)
- All Schedules as Required
  - Schedule A - Real Property (Form 6A)
  - Schedule B - Personal Property (Form 6B)
  - Schedule C - Property Claimed as Exempt (Form 6C)
  - Schedule D - Creditors Holding Secured Claims (Form 6D)
  - Schedule E - Creditors Holding Unsecured Priority Claims (Form 6E)
  - Schedule F - Creditors Holding Unsecured Nonpriority Claims (Form 6F)
  - Schedule G - Executory Contracts and Unexpired Leases (Form 6G)
  - Schedule H - Codebtors (Form 6H)
  - Schedule I - Current Income of Individual Debtor(s) (Form 6I)
  - Schedule J - Current Expenditures of Individual Debtor(s) (Form 6J)
- Summary of Schedules & Statistical Summary of Certain Liabilities (Form 6)
- Statement of Financial Affairs (Official Form 7)



## UNITED STATES BANKRUPTCY COURT

**NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b)  
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

**1. Services Available from Credit Counseling Agencies**

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

**2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors**

**Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)**

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a “means test” designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

**Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)**

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed

certain dollar amounts set forth in the Bankruptcy Code.

2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

**Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)**

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

**Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)**

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

**3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials**

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

**Certificate of [Non-Attorney] Bankruptcy Petition Preparer**

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

\_\_\_\_\_  
Printed name and title, if any, of Bankruptcy Petition Preparer

Address: \_\_\_\_\_

X \_\_\_\_\_  
Signature of Bankruptcy Petition Preparer or officer,  
principal, responsible person, or partner whose Social  
Security number is provided above.

\_\_\_\_\_  
Social Security number (If the bankruptcy petition  
preparer is not an individual, state the Social Security  
number of the officer, principal, responsible person, or  
partner of the bankruptcy petition preparer.) (Required  
by 11 U.S.C. § 110.)

**Certificate of the Debtor**

I (We), the debtor(s), affirm that I (we) have received and read this notice.

\_\_\_\_\_  
Printed Name(s) of Debtor(s)

Case No. (if known) \_\_\_\_\_

X \_\_\_\_\_  
Signature of Debtor Date

X \_\_\_\_\_  
Signature of Joint Debtor (if any) Date



**UNITED STATES TRUSTEE FOR REGION 2 -  
NEW YORK, CONNECTICUT AND VERMONT**

To: Bankruptcy Practitioners and *Pro Se* Debtors

From: Deirdre A. Martini, United States Trustee

Re: Debtor Identification Program

**All debtors are required to provide  
picture identification and proof of social security number at the § 341 meeting.**

- Acceptable types of picture identification may include the following **original** documents: (1) drivers license, (2) government ID, (3) state picture ID, (4) student ID, (5) Passport (and current U.S. Visa, if not a U.S. Citizen, (6) military ID, and (7) resident alien card.
- Acceptable forms of proof of social security number may include the following **original** documents: (1) social security card, (2) medical insurance card (3) pay stub (4) W-2 form, (5) IRS Form 1099, and (6) Social Security Administration (SSA) report.
- Consequences for failure to have required documents: If a debtor does not have acceptable documentation, the 341 meeting will be continued to the trustee's next date. Failure to produce the documents may result in a motion to dismiss the case, a motion to compel or other appropriate remedy.
- Goal is to protect innocent third parties from intentional and inadvertent use of SSN: Bankruptcy filings are primarily reported to credit agencies by social security number. The cost and hardship to correct an adverse credit history can be substantial. With your assistance, we should be able to limit the impact on innocent parties when a case has been filed with an incorrect social security number.

**FORM 21. STATEMENT OF SOCIAL SECURITY NUMBER**

*[Caption as in Form 16A.]*

STATEMENT OF SOCIAL SECURITY NUMBER(S)

1. Name of Debtor (enter Last, First, Middle): \_\_\_\_\_  
(Check the appropriate box and, if applicable, provide the required information.)

/ / Debtor has a Social Security Number and it is: \_\_\_\_-\_\_-\_\_\_\_\_  
(If more than one, state all.)  
/ / Debtor does not have a Social Security Number.

2. Name of Joint Debtor (enter Last, First, Middle): \_\_\_\_\_  
(Check the appropriate box and, if applicable, provide the required information.)

/ / Joint Debtor has a Social Security Number and it is: \_\_\_\_-\_\_-\_\_\_\_\_  
(If more than one, state all.)  
/ / Joint Debtor does not have a Social Security Number.

I declare under penalty of perjury that the foregoing is true and correct.

X \_\_\_\_\_  
Signature of Debtor Date

X \_\_\_\_\_  
Signature of Joint Debtor Date

\_\_\_\_\_  
\*Joint debtors must provide information for both spouses.

*Penalty for making a false statement:* Fine of up to \$250,000 or up to 5 years imprisonment or both. 18 U.S.C. §§ 152 and 3571.

# Public Notice

## U.S. Bankruptcy Court for the Northern District of New York

### Changes in Bankruptcy Fees Effective January 1, 2007

<i>Fee Related Document</i>	<i>Date of Change</i>	
	<i>4/9/2006</i>	<i>1/1/2007</i>
Adversary Proceeding	\$ 250.00	\$ 250.00
Amended Schedules (D, E & F or Listing of Creditors)	\$ 26.00	\$ 26.00
Appeal	\$ 255.00	\$ 255.00
Authorized Direct Appeal or Cross Appeal*		<b>\$ 200.00</b>
Chapter 7	<b>\$ 299.00</b>	\$ 299.00
Chapter 9		\$ 1,039.00
Chapter 11		\$ 1,039.00
Chapter 12	\$ 239.00	\$ 239.00
Chapter 13	<b>\$ 274.00</b>	\$ 274.00
Chapter 15 (Ancillary)	\$ 1,039.00	\$ 1,039.00
Chapter 7 Reopening or Split	\$ 220.00	<b>\$ 260.00</b>
Chapter 9 Reopening or Split	\$ 1,000.00	\$ 1,000.00
Chapter 12 Reopening or Split	\$ 200.00	\$ 200.00
Chapter 11 Reopening or Split	\$ 1,000.00	\$ 1,000.00
Chapter 13 Reopening or Split	\$ 150.00	<b>\$ 235.00</b>
Chapter 15(Ancillary) Reopening or Split	\$ 1,000.00	\$ 1,000.00
Conversion from Ch 15, Ch11, or Ch9 to Ch7	\$ 15.00	\$ 15.00
Conversion from Ch12 to Ch7	\$ 15.00	<b>\$ 60.00</b>
Conversion from Ch13 to Ch7	\$ 15.00	<b>\$ 25.00</b>
Conversion from Ch12 to Ch13		<b>\$ 35.00</b>
Conversion from Ch12 to Ch11**		<b>\$ 800.00</b>
Conversion from Ch13 to Ch11**	<b>\$ 765.00</b>	\$ 765.00
Conversion from Ch7 to Ch11**	<b>\$ 755.00</b>	\$ 755.00
Document Certification	\$ 9.00	\$ 9.00
Document Exemplification	\$ 18.00	\$ 18.00
Electronic Copies	\$ .10 per page	\$ .10 per page
Microfilm/Microfiche	\$ 5.00	\$ 5.00
Motion to Lift Stay, Compel Abandonment, or Withdraw the Reference	\$ 150.00	\$ 150.00
NSF Check Charge	\$ 45.00	\$ 45.00
Photocopies	\$ .50 per page	\$ .50 per page
Record Retrieval	\$ 45.00	\$ 45.00
Record Search	\$ 26.00	\$ 26.00
Registration of a Foreign Judgment	\$ 39.00	\$ 39.00
Tape Duplication	\$ 26.00	\$ 26.00

\*Note: Filer must first file the direct appeal or cross appeal for a fee of \$255. Once the direct appeal is authorized, an additional \$200 is due.

\*\* Note: The fee for conversions to chapter 11 is due after the court grants the debtor's motion.

Posted: December 18, 2006

UNITED STATES BANKRUPTCY COURT  
REQUIRED LISTS, SCHEDULES, STATEMENTS, AND FEES

**Voluntary Chapter 7 Case**

- ☐ **Filing Fee of \$245.**  
If the fee is to be paid in installments or the debtor requests a waiver of the fee, the debtor must be an individual and must file a signed application for court approval. Official Form 3A or 3B and Rule 1006(b) & (c), Fed.R.Bankr.P.
- ☐ **Administrative fee of \$39 and trustee surcharge of \$15.**  
If the debtor is an individual and the court grants the debtor's request, these fees are payable in installments or may be waived.
- ☐ **Voluntary Petition (Official Form 1).**  
**Names and addresses of all creditors of the debtor.**  
Must be filed **WITH** the petition. Rule 1007(a)(1), Fed.R.Bankr.P.
- ☐ **Notice to Individual Debtor with Primarily Consumer Debts under 11 U.S.C. § 342(b),** if applicable. Must be filed with the petition or within 15 days. 11 U.S.C. §§ 342(b); 521(a)(1)(B)(iii); 707(a)(3).
- ☐ **Notice to debtor by "bankruptcy petition preparer,"** if applicable.  
Must be filed **WITH** the petition if prepared by a "bankruptcy petition preparer." 11 U.S.C. § 110(b)(2)(B); Official Form 19B.
- ☐ **Statement of Social Security Number (Official Form 21).**  
Required if the debtor is an individual. Must be submitted **WITH** the petition. Rule 1007(f), Fed.R.Bankr.P.
- ☐ **Exhibit D to Official Form 1.**  
**Certificate of Credit Counseling and Debt Repayment Plan. (Or § 109(h)(3) certification and motion or § 109(h)(4) request).**  
Required if the debtor is an individual. Exhibit D must be filed **WITH** the petition. The Certificate of Credit Counseling and Debt Repayment Plan must be filed with the petition or within 15 days. If applicable, the § 109(h)(3) certification and motion or the § 109(h)(4) request must be filed **WITH** the petition. Rule 1007(b)(3) & (c), Fed.R.Bankr.P.
- ☐ **Statement disclosing compensation paid or to be paid to a "bankruptcy petition preparer" as defined in 11 U.S.C. § 110.**  
Must be filed **WITH** the petition if the "bankruptcy petition preparer" prepares the petition. 11 U.S.C. § 110(h).
- ☐ **Statement of current monthly income, etc. (Official Form 22A).**  
Required if the debtor is an individual with primarily consumer debts. Must be filed with the petition or within 15 days. Rule 1007(b) & (c), Fed.R.Bankr.P.
- ☐ **Schedules of assets and liabilities (Official Form 6).**  
Must be filed with the petition or within 15 days. Rule 1007(b) & (c), Fed.R.Bankr.P.
- ☐ **Schedule of executory contracts and unexpired leases (Schedule G of Official Form 6).**  
Must be filed with the petition or within 15 days. Rule 1007(b) & (c), Fed.R.Bankr.P.
- ☐ **Schedules of current income and expenditures.**  
All debtors must file these schedules. If the debtor is an individual, Schedules I and J of Official Form 6 must be used for this purpose. Must be filed with the petition or within 15 days. 11 U.S.C. § 521(1) and Rule 1007(b) & (c), Fed.R.Bankr.P.
- ☐ **Statement of financial affairs (Official Form 7).**  
Must be filed with the petition or within 15 days. Rule 1007(b) & (c), Fed.R.Bankr.P.
- ☐ **Copies of all payment advices or other evidence of payment received by the debtor from any employer within 60 days before the filing of the petition.** Required if the debtor is an individual. Must be filed with the petition or within 15 days. Rule 1007(b) & (c), Fed.R.Bankr.P.
- ☐ **Statement of intention regarding secured property (Official Form 8).**  
Required **ONLY** if the debtor is an individual and the schedules of assets and liabilities contain debts secured by property of the estate or personal property subject to an unexpired lease. Must be filed within 30 days or by the date set for the Section 341 meeting of creditors, whichever is **earlier**. 11 U.S.C. §§ 362(h) and 521(2).
- ☐ **Statement disclosing compensation paid or to be paid to the attorney for the debtor.**  
Must be filed within 15 days or any other date set by the court. 11 U.S.C. § 329 and Rule 2016(b), Fed.R.Bankr.P.
- ☐ **Certification of Completion of Instructional Course Concerning Financial Management (Official Form 23).**  
Required if the debtor is an individual. Must be filed within 45 days of the first date set for the meeting of creditors. 11 U.S.C. § 727(a)(11) and Rule 1007(b)(7) & (c), Fed.R.Bankr.P.

**REQUIRED LISTS, SCHEDULES, STATEMENTS, AND FEES****Voluntary Chapter 11 Case**

- ☐ **Filing fee of \$1,000.**  
If the fee is to be paid in installments, the debtor must be an individual and must file a signed application for court approval. Official Form 3A and Rule 1006(b), Fed.R.Bankr.P.
- ☐ **Administrative fee of \$39.**  
If the debtor is an individual and the court grants the debtor's request, this fee is payable in installments.
- ☐ **Voluntary Petition (Official Form 1).**  
**Names and addresses of all creditors of the debtor.**  
Must be filed **WITH** the petition. Rule 1007(a)(1), Fed.R.Bankr.P.
- ☐ **Notice to Individual Debtor with Primarily Consumer Debts under 11 U.S.C. § 342(b),** if applicable. Must be filed with the petition or within 15 days. 11 U.S.C. §§ 342(h); 521(a)(B)(iii); 707(a)(3).
- ☐ **Notice to debtor by "bankruptcy petition preparer,"** if applicable.  
Must be filed **WITH** the petition if prepared by a "bankruptcy petition preparer." 11 U.S.C. § 110(b)(2)(B); Official Form 19B.
- ☐ **Statement of Social Security Number (Official Form 21).**  
Required if the debtor is an individual. Must be submitted **WITH** the petition. Rule 1007(f), Fed.R.Bankr.P.
- ☐ **Exhibit D to Official Form 1.**  
**Certificate of Credit Counseling and Debt Repayment Plan. (Or § 109(h)(3) certification and motion or § 109(h)(4) request).**  
Required if the debtor is an individual. Exhibit D must be filed **WITH** the petition. The Certificate of Credit Counseling and Debt Repayment Plan must be filed with the petition or within 15 days. If applicable, the § 109(h)(3) certification and motion or the § 109(h)(4) request must be filed **WITH** the petition. Rule 1007(b)(3) & (c), Fed.R.Bankr.P.
- ☐ **Statement disclosing compensation paid or to be paid to a "bankruptcy petition preparer" as defined in 11 U.S.C. § 110.**  
Must be filed **WITH** the petition if the "bankruptcy petition preparer" prepares the petition. 11 U.S.C. § 110(h).
- ☐ **Statement of current monthly income (Official Form 22B).** Required if the debtor is an individual. Must be filed with the petition or within 15 days. Rule 1007(b) & (c), Fed.R.Bankr.P.
- ☐ **List of Creditors holding the 20 largest unsecured claims (Official Form 4).**  
Must be filed **WITH** the petition. Rule 1007(d), Fed.R.Bankr.P.
- ☐ **Names and addresses of equity security holders of the debtor.**  
Must be filed the petition or within 15 days, unless the court orders otherwise. Rule 1007(a)(3), Fed.R.Bankr.P.
- ☐ **Schedules of assets and liabilities (Official Form 6).**  
Must be filed with the petition or within 15 days. Rule 1007(b) & (c), Fed.R.Bankr.P.
- ☐ **Schedule of executory contracts and unexpired leases (Schedule G of Official Form 6).**  
Must be filed with the petition or within 15 days. Rule 1007(b) & (c), Fed.R.Bankr.P.
- ☐ **Schedules of current income and expenditures.**  
All debtors must file these schedules. If the debtor is an individual, Schedules I and J of Official Form 6 must be used for this purpose. Must be filed with the petition or within 15 days. 11 U.S.C. § 521(1) and Rule 1007(b) & (c), Fed.R.Bankr.P.
- ☐ **Statement of financial affairs (Official Form 7).**  
Must be filed with the petition or within 15 days. Rule 1007(b) & (c), Fed.R.Bankr.P.
- ☐ **Copies of all payment advices or other evidence of payment received by the debtor from any employer within 60 days before the filing of the petition.** Required if the debtor is an individual. Must be filed **WITH** the petition or within 15 days. Rule 1007(b) & (c), Fed.R.Bankr.P.
- ☐ **Statement disclosing compensation paid or to be paid to the attorney for the debtor.**  
Must be filed within 15 days or any other date set by the court. 11 U.S.C. § 329 and Rule 2016(b), Fed.R.Bankr.P.

**Notice:** Under 28 U.S.C. § 1930(a) the debtor, or trustee if one is appointed, is required also to pay a fee to the United States trustee at the conclusion of each calendar quarter until the case is dismissed or converted to another chapter. The amount to be paid is:

\$ 250 if disbursements total less than \$15,000;	\$ 3,750 if disbursements total between \$300,000 and \$1,000,000;
\$ 500 if disbursements total between \$15,000 and \$75,000;	\$ 5,000 if disbursements total between \$1,000,000 and \$2,000,000;
\$ 750 if disbursements total between \$75,000 and \$150,000;	\$ 7,500 if disbursements total between \$2,000,000 and \$3,000,000;
\$1,250 if disbursements total between \$150,000 and \$225,000;	\$ 8,000 if disbursements total between \$3,000,000 and \$5,000,000;
\$1,500 if disbursements total between \$225,000 and \$300,000;	\$10,000 if disbursements total more than \$5,000,000

**REQUIRED LISTS, SCHEDULES, STATEMENTS, AND FEES****Chapter 12 Case**

- ☐ **Filing Fee of \$200.**  
If the fee is to be paid in installments, the debtor must be an individual and must file a signed application for court approval. Official Form 3A and Rule 1006(b), Fed.R.Bankr.P.
- ☐ **Administrative fee of \$39.**  
If the debtor is an individual and the court grants the debtor's request, this fee is payable in installments.
- ☐ **Voluntary petition (Official Form 1).**  
**Names and addresses of all creditors of the debtor.**  
Must be filed **WITH** the petition. Rule 1007(a)(1), Fed.R.Bankr.P.
- ☐ **Notice to Individual Debtor with Primarily Consumer Debts under 11 U.S.C. § 342(b),** if applicable. Must be filed with the petition or within 15 days. 11 U.S.C. §§ 342(b); 521(a)(1)(B)(iii); 707(a)(3).
- ☐ **Notice to debtor by "bankruptcy petition preparer,"** if applicable.  
Must be filed **WITH** the petition if prepared by a "bankruptcy petition preparer." 11 U.S.C. § 110(b)(2)(B); Official Form 19B.
- ☐ **Statement of Social Security Number (Official Form 21).**  
Required if the debtor is an individual. Must be submitted **WITH** the petition. Rule 1007(f), Fed.R.Bankr.P.
- ☐ **Exhibit D to Official Form 1.**  
**Certificate of Credit Counseling and Debt Repayment Plan. (Or § 109(h)(3) certification and motion or § 109(h)(4) request).**  
Required if the debtor is an individual. Exhibit D must be filed **WITH** the petition. The Certificate of Credit Counseling and Debt Repayment Plan must be filed with the petition or within 15 days. If applicable, the § 109(h)(3) certification and motion or the § 109(h)(4) request must be filed **WITH** the petition. Rule 1007(b)(3) & (c), Fed.R.Bankr.P.
- ☐ **Statement disclosing compensation paid or to be paid to a "bankruptcy petition preparer" as defined in 11 U.S.C. § 110.**  
Must be filed **WITH** the petition if the "bankruptcy petition preparer" prepares the petition. 11 U.S.C. § 110(h).
- ☐ **Schedules of assets and liabilities (Official Form 6).**  
Must be filed with the petition or within 15 days. Rule 1007(b) & (c), Fed.R.Bankr.P.
- ☐ **Schedule of executory contracts and unexpired leases (Schedule G of Official Form 6).**  
Must be filed with the petition or within 15 days. Rule 1007(b) & (c), Fed.R.Bankr.P.
- ☐ **Schedules of current income and expenditures.**  
All debtors must file these schedules. If the debtor is an individual, Schedule I and J of Official Form 6 must be used for this purpose. Must be filed with the petition or within 15 days. 11 U.S.C. § 521(1) and Rule 1007(b) & (c), Fed.R.Bankr.P.
- ☐ **Statement of financial affairs (Official Form 7).**  
Must be filed with the petition or within 15 days. Rule 1007(b) & (c), Fed.R.Bankr.P.
- ☐ **Copies of all payment advices or other evidence of payment received by the debtor from any employer within 60 days before the filing of the petition if the debtor is an individual.** Must be filed with the petition or within 15 days. Rule 1007(b) & (c), Fed.R.Bankr.P.
- ☐ **Statement disclosing compensation paid or to be paid to the attorney for the debtor.**  
Must be filed within 15 days or any other date set by the court. 11 U.S.C. § 329 and Rule 2016(b), Fed.R.Bankr.P.
- ☐ **Chapter 12 Plan.**  
Must be filed within 90 days. 11 U.S.C. § 1221.



**Chapter 13 Case**

- ☐ **Filing fee of \$235.**  
If the fee is to be paid in installments, the debtor must file a signed application for court approval. Official Form 3A and Rule 1006(b), Fed.R.Bankr.P.
- ☐ **Administrative fee of \$39.**  
If the court grants the debtor's request, this fee is payable in installments.
- ☐ **Voluntary Petition (Official Form 1).**  
**Names and addresses of all creditors of the debtor.**  
Must be filed **WITH** the petition. Rule 1007(a)(1), Fed.R.Bankr.P.
- ☐ **Notice to Individual Debtor with Primarily Consumer Debts under 11 U.S.C. § 342(b),** if applicable. Must be filed with the petition or within 15 days. 11 U.S.C. §§ 342(b); 521(a)(1)(B)(iii); 707(a)(3).
- ☐ **Notice to debtor by "bankruptcy petition preparer,"** if applicable.  
Must be filed **WITH** the petition if prepared by a "bankruptcy petition preparer." 11 U.S.C. § 110(b)(2)(B); Official Form 19B.
- ☐ **Statement of Social Security Number (Official Form 21).**  
Must be submitted **WITH** the petition. Rule 1007(f), Fed.R.Bankr.P.
- ☐ **Exhibit D to Official Form 1.**  
**Certificate of Credit Counseling and Debt Repayment Plan. (Or § 109(h)(3) certification and motion or § 109(h)(4) request).**  
Required if the debtor is an individual. Exhibit D must be filed **WITH** the petition. The Certificate of Credit Counseling and Debt Repayment Plan must be filed with the petition or within 15 days. If applicable, the § 109(h)(3) certification and motion or the § 109(h)(4) request must be filed **WITH** the petition. Rule 1007(b)(3) & (c), Fed.R.Bankr.P.
- ☐ **Statement disclosing compensation paid or to be paid to a "bankruptcy petition preparer" as defined in 11 U.S.C. § 110.**  
Must be filed **WITH** the petition if the "bankruptcy petition preparer" prepares the petition. 11 U.S.C. § 110(h).
- ☐ **Statement of current monthly income, etc. (Official Form 22C).** Must be filed **WITH** the petition or within 15 days. Rule 1007, Fed.R.Bankr.P.
- ☐ **Schedules of assets and liabilities (Official Form 6).**  
Must be filed with the petition or within 15 days. Rule 1007(b) & (c), Fed.R.Bankr.P.
- ☐ **Schedule of executory contracts and unexpired leases (Schedule G of Official Form 6).**  
Must be filed with the petition or within 15 days. Rule 1007(b) & (c), Fed.R.Bankr.P.
- ☐ **Schedules of current income and expenditures (Schedules I and J of Official Form 6).**  
Must be filed with the petition or within 15 days. 11 U.S.C. § 521(1) and Rule 1007(b) & (c), Fed.R.Bankr.P.
- ☐ **Statement of financial affairs (Official Form 7).**  
Must be filed with the petition or within 15 days. Rule 1007(b) & (c), Fed.R.Bankr.P..
- ☐ **Copies of all payment advices or other evidence of payment received by the debtor from any employer within 60 days before the filing of the petition.** Must be filed **WITH** the petition or within 15 days. Rule 1007(b) & (c), Fed.R.Bankr.P.
- ☐ **Chapter 13 Plan.**  
Must be filed with the petition or within 15 days. Rule 3015, Fed.R.Bankr.P.
- ☐ **Statement disclosing compensation paid or to be paid to the attorney for the debtor.**  
Must be filed within 15 days or any other date set by the court. 11 U.S.C. § 329 and Rule 2016(b), Fed.R.Bankr.P.
- ☐ **Certificate of Completion of Instructional Course Concerning Financial Management (Official Form 23).**  
Must be filed no earlier than the date of the last payment made under the plan or the date of the filing of a motion for a discharge under § 1328(b). 11 U.S.C. § 1328(g)(1) and Rule 1007(b)(7) & (c), Fed.R.Bankr.P.

**United States Trustee Program: Approved Credit Counseling Agencies for the Northern District of NY**

**Advantage Credit Counseling Service, Inc.**

River Park Commons  
2403 Sidney Street, Suite 400  
Pittsburgh, PA 15203  
888-511-2227, [www.advantageccs.org](http://www.advantageccs.org)  
In Person & Telephone

**Allen Credit & Debt Counseling Agency**

P.O. Box 398  
20003 387th Avenue, Wolsey, SD 57384  
605-883-4723, [www.acdcas.com](http://www.acdcas.com)  
In Person, Telephone & Internet

**Alliance Credit Counseling, Inc.**

15720 John J. Delaney Dr. Suite 100  
Charlotte, NC 28277-2747  
888-995-7856 [www.knowdebt.org](http://www.knowdebt.org)  
In Person, Telephone/ Internet

**Best Credit Service, Inc.**

2400 Crestwood Road, Suite 203  
North Little Rock, AR 72116  
800-435-7227 [www.bestcs.org](http://www.bestcs.org)  
In Person (where available), Telephonic and Internet

**Consumer Credit Counseling Service of Buffalo, Inc.**

40 Gardenville Parkway  
West Seneca, NY 14224  
716-712-2060, [www.cccsbuff.org](http://www.cccsbuff.org)  
In Person and Telephonic

**Consumer Credit Counseling Service of Central NY**

500 S Salina St, Ste 600, Syracuse, NY 13202  
800-479-6026, [www.credithelpny.org](http://www.credithelpny.org)  
( Telephone and Internet)

**In Person Offices**

215 Washington Street B5  
Watertown , NY 13601

289 Genesee Street  
Utica , NY 13501

2 Computer Drive  
Albany , NY 12205

500 S. Salina Street Suite 600  
Syracuse , NY 13205

The Metro Center, 49 Court Street  
Binghamton , NY 13901

**Consumer Credit Counseling Service of Greater Atlanta Inc.**

100 Edgewood Ave, Ste 1800, Atlanta, GA 30303  
800-251-2227, [www.cccsinc.org](http://www.cccsinc.org)  
In Person (where available), Telephonic and Internet

**Consumer Credit Counseling Service of Maryland & Delaware, Inc.**

757 Frederick- 2nd Floor, Baltimore, MD 21228  
1-800-642-2227, [www.cccs-inc.org](http://www.cccs-inc.org)  
In Person & Telephonic

**Consumer Credit Counseling Svc. of Rochester Inc.**

50 Chestnut Plaza, Rochester, NY 14604  
888-724-2227  
In Person (where available), and Telephonic

**Consumer Credit Counseling Service of San Francisco**

150 Post St, 5th Fl., San Francisco, CA 94108  
800-777-7526, [www.cccsf.org](http://www.cccsf.org)  
In Person (where available), Telephonic and Internet

**Credit Advisors Foundation**

1818 South 72nd St. Omaha, NE 68124  
800-942-9027, [www.creditadvisors.org](http://www.creditadvisors.org)  
In Person (where available), Telephonic, and Internet

**Credit Counseling Centers of America**

9330 LBJ Freeway, Ste 900 Dallas, TX 75379  
800-493-2222, [www.cccamerica.com](http://www.cccamerica.com)  
Telephonic and Internet

**Cricket Debt Counseling**

10121 S.E. Sunnyside Rd. Suite 300  
Clackamas, OR 97015  
866-719-0400, [www.cricketdebt.com](http://www.cricketdebt.com)

**Debt Reduction Services, Inc.**

6213 N. Cloverdale Road; Suite 100  
Boise, ID 83713  
877-688-3328 x704, [www.debtreductionservices.org](http://www.debtreductionservices.org)  
In Person (where available), Telephonic and Internet

**Debt Education and Certification Foundation**

112 Goliad St., Suite D Benbrook, TX 76126  
866-859-7323  
Internet: [www.debt-foundation.org](http://www.debt-foundation.org)

**Garden State Consumer Credit Counseling, Inc.**

225 Willowbrook Road  
Freehold, NJ 07728  
877-892-4557, [www.novadebt.org](http://www.novadebt.org)  
In Person (not be available in all judicial districts) &  
Telephonic

**GreenPath, Inc.**

38505 Country Club Drive, Suite 210

Farmington Hills, MI 48331-3429

800-630-6718, [www.greenpathbk.com](http://www.greenpathbk.com)

In Person (not available in all judicial districts), and  
Telephonic

**Hummingbird Credit Counseling and Education, Inc.**

3737 Glenwood Avenue

Suite 100-106

Raleigh, NC 27612

800-645-4959, [www.hbcce.org](http://www.hbcce.org)

Telephonic & Internet

**Institute for Financial Literacy, Inc.**

449 Forest Avenue, Suite 12, Portland, ME 04101

207-879-0389, [www.financiallit.org](http://www.financiallit.org)

Telephonic & Internet

**Money Management International Inc.**

9009 West Loop South

7th Floor

Houston, TX 77096-1719

877-918-2227, [www.moneymanagement.org](http://www.moneymanagement.org)

In Person (not available in all judicial districts),

Telephonic and Internet

**Springboard Nonprofit Consumer Credit  
Management Inc.**

4351 Latham Street

Riverside, CA 92501

800-947-3752, [www.credit.org](http://www.credit.org)

In Person (not available in all judicial districts),

Telephonic and Internet

**U. of Missouri-Columbia Office for Financial Success**

61 Stanley Hall

Columbia, MO 65211

573-882-2173,

[www.missouri.edu/~cfewww/financial](http://www.missouri.edu/~cfewww/financial)

**United States Trustee Program Approved Providers:**  
**Personal Financial Management Instructional**  
**Courses (*Debtor Ed*) For the Northern District of NY**

**A 24/7 Bankruptcy Class, Inc.**

5775 NW 11th St., Ste 230 Miami, FL 33126  
866-412-7247, [www.advantageclass.com](http://www.advantageclass.com)

**A Better Financial Education, Inc.**

One Capitol Mall Suite 200 Sacramento, CA 95814  
877-930-9600 [www.SmartMoneySense.com](http://www.SmartMoneySense.com)

**AAA Financial Services**

2525 N. Los Altos Ave. Ste 433 Tucson, AZ 85705  
520-829-0739, [www.aaapersonalfinance.com](http://www.aaapersonalfinance.com)

**All About Bankruptcy & Credit**

6295 Lehman Dr., Suite B-101  
Colorado Springs, CO 80918  
800-969-2953 [www.debtstoppers.org](http://www.debtstoppers.org)  
In person, telephone & internet

**Allen Credit & Debt Counseling Agency**

POB 398, 20003 387<sup>th</sup> Ave. Wolsey, SD 57384  
888-415-8173 [www.acdcas.com](http://www.acdcas.com)  
In person, telephone & internet

**Alliance Credit Counseling, Inc.**

15720 John J. Delaney Dr., Suite 100  
Charlotte, NC 28277-2747  
(888) 594-9596 [www.knowdebt.com](http://www.knowdebt.com)  
In person, telephone & internet

**American Bureau of Credit Services, Inc.**

5773 West Sunrise Blvd Plantation, FL 33313  
1-800-701-0437 [www.americanbureauofcredit.com](http://www.americanbureauofcredit.com)  
Internet

**American Debt Solutions, Inc.**

3075 S. Federal Hwy, Delray Beach, FL 33483  
800-246-4019, [www.adshq.org](http://www.adshq.org)  
In Person (not available in all districts), and Telephonic

**American Debtor Education, Inc.**

8 Corporate Park, Ste 230 Irvine, CA 92606  
888-332-8331, [www.americandebtor.com](http://www.americandebtor.com)  
Internet

**American Debtor Educators On-Line**

1385 Kelton Ave, Ste 104  
Los Angeles, CA 90024  
310-477-9982, [www.debtor-ed.com](http://www.debtor-ed.com)  
Internet

**American Debt Solutions, Inc.**

145 Avenue L Delray Beach, FL 33483  
800-246-4019 [www.adshq.org](http://www.adshq.org)

**Anzelc & Associates, Inc.**

168 Dorchester Square Westerville, OH 43081  
888-265-6676 [www.anzelcandassociates.com](http://www.anzelcandassociates.com)

**Arbor Investments**

1850 South 72nd Street, Omaha, NE 68124  
402-393-0119 [www.arbored.com](http://www.arbored.com)  
In Person, Telephonic, and Internet

**Associated Financial Services**

11921 85 th Place N. Maple Grove, MN 55369  
614-652-2758, [www.askafs.com](http://www.askafs.com)  
In Person and Telephonic

**Bankruptcy Debtor Education, LLC**

14252 Culver Dr, #A-720 Irvine, CA 92604-0326  
866-969-2533 [www.BankruptcyDebtorEducation.com](http://www.BankruptcyDebtorEducation.com)

**Black Hills Children's Ranch, Inc.**

1644 Concourse Drive, Rapid City, SD 57703  
800-888-1596, [www.pioneercredit.com](http://www.pioneercredit.com)  
In Person ( not be available in all districts) & Telephonic

**Andrea E. Celli, Chapter 13 Standing Trustee**

350 Northern Boulevard, Albany, NY 12204  
518-449-2043 x 201 (In Person Only approved in cases  
where the provider is appointed as the standing trustee.)

**Consumer Credit and Budget Counseling, Inc.**

299 So Shore Rd, US Rte 9 South Marmora, NJ 08223  
609-390-9652, [www.postbankruptcy.com](http://www.postbankruptcy.com)

**Consumer Credit Counseling Service of Buffalo, Inc.**

40 Gardenville Pkwy, Ste 300, West Seneca, NY 14224  
716-712-2060, [www.cccsbuff.org](http://www.cccsbuff.org)  
In Person & Telephone

**Consumer Credit Counseling Svc. of Central NY Inc.**

500 South Salina Street, Suite 600, Syracuse, NY 13202  
800-479-6026, [www.credithelpny.org](http://www.credithelpny.org)  
In Person  
215 Washington St., B5 Watertown , NY 13601

289 Genesee Street Utica , NY 13501

2 Computer Drive Albany , NY 12205

500 S. Salina Street Suite 600 Syracuse , NY 13205

Metro Ctr, 49 Court St Binghamton , NY 13901

**Consumer Credit Counseling Svc of Greater Atlanta,**  
100 Edgewood Avenue, Suite 1800, Atlanta, GA 30303  
404-653-8809, [www.cccsinc.org](http://www.cccsinc.org)  
In Person (where available) & Internet

**Consumer Credit Counseling Svc. of Rochester, Inc.**  
50 Chestnut Plaza, Rochester, NY 14604  
888-724-2227, [www.cccsroch.org](http://www.cccsroch.org) (In Person)

**Consumer Credit Counseling Service of San Francisco**  
150 Post Street, 5th Floor, San Francisco, CA 94108  
800-777-7526, [www.yournextmove.org](http://www.yournextmove.org)  
In Person (where available), Telephonic, and Internet

**Consumer Credit Management Inc.**  
28124 Orchard Lk Rd, Ste 102  
Farmington Hills, MI 48334  
888-821-4357, [www.ccmcanhelp.com](http://www.ccmcanhelp.com)  
Internet

**Consumer Education and Training Services**  
1200 Fifth Avenue Suite 600  
Seattle, WA 98101  
206-267-7017 [www.CentsProgram.com](http://www.CentsProgram.com)

**Consumer Financial Solutions**  
1090 N. Cole Rd., Boise, ID 83704  
208-375-8140, [www.cfsidaho.com](http://www.cfsidaho.com)  
Internet

**Cornell Cooperative Extension of Cornell University**  
Bankruptcy Education Information  
185 MVR Hall Ithaca, NY 14853-4401  
607-255-8754 [www.cce.cornell.edu](http://www.cce.cornell.edu) (In Person)

**Credit Counseling Centers of America**  
9330 LBJ Freeway, Suite 900 Dallas, TX 75243  
800-493-2222 [www.cccamerica.org](http://www.cccamerica.org)  
Internet

**Credit Education Bureau**  
19 Prince Street, Rochester, NY 14607  
585-256-6080, [www.crediteducationbureau.com](http://www.crediteducationbureau.com)  
in person

**Dalton Education, LLC**  
4335 Woodward Way, Cumming, GA 30041  
877-426-2373, [www.dalton-education.com](http://www.dalton-education.com) (Internet)

**Dave Ramsey's Abridged Financial Peace University-Bankruptcy Edition**  
The Lampo Group, Inc.  
1749 Mallory Lane, Brentwood, TN 37027  
888-227-3223 [www.bankruptcy.daveramsey.com](http://www.bankruptcy.daveramsey.com) Internet

**DBSM, Inc.**  
22717 Leadwell Street, West Hills, CA 91307  
866-433-7035 [www.ragsorriches.org](http://www.ragsorriches.org)  
In person & Telephone

**Debt Education and Certification Foundation**  
112 Goliad St. Suite D Benbrook, TX 76126  
866-859-7323, [www.debt-foundation.org](http://www.debt-foundation.org)  
Internet

**Debt Reduction Services, Inc.**  
6213 N. Cloverdale Rd, Ste 100 Boise, ID 83713  
208-378-0200, [www.debtredutionservices.org](http://www.debtredutionservices.org)  
Internet

**Economic Oppty Agency of Washington Cty, Inc.**  
614 E. Emma Avenue, Ste M401 Springdale, AR 72756  
800-816-6442 [www.tabde.org](http://www.tabde.org)  
In person, Internet & Telephone

**Financial Strategies Mortgage, Inc.**  
695 Pro-Med Lane, Carmel, Indiana 46032  
(317) 566-0425 [www.bkcourse.com](http://www.bkcourse.com)  
In person, internet & telephone

**Garden State Consumer Credit Counseling, Inc.**  
225 Willowbrook Road, Freehold, NJ 07728  
800-772-4557  
Telephone

**Granite Lake Educational Resources**  
111 West Cataldo Ste 200, Spokane, WA 99201  
866-366-0599, [www.backtogo.org](http://www.backtogo.org)  
Telephone and Internet

**GreenPath Debt Solutions**  
38505 Country Club Dr, Ste 210  
Farmington Hills, MI 48331-3429  
800-630-6718, [www.greenpathbk.com](http://www.greenpathbk.com)  
In Person ( where available), and Telephone]

**Hananwill Financial Education Services**  
501 N. Allen Street, Robinson, IL 62454  
(866) 544-5557 [www.hananwill.com](http://www.hananwill.com)  
In person, Telephone, Internet

**Hummingbird Credit Counseling and Education, Inc.**  
3737 Glenwood Ave., St. 100-6 Raleigh, NC 27612-5515  
800-645-4959, [www.hbcce.org](http://www.hbcce.org) (Internet)

**InCharge Education Foundation, Inc.**  
2101 Park Center Drive, Suite 310, Orlando, FL 32835  
866-729-0049, [www.personalfinanceeducation.com](http://www.personalfinanceeducation.com)

**Institute for Financial Literacy, Inc.**

449 Forest Ave, Ste 12, Portland, ME 04101

866-662-4932, [www.financiallit.org](http://www.financiallit.org)

Telephone and Internet

**Jane Jolley**

713 Preston Place Grapevine, TX 76051

888-533-3423 Telephone

**Judith Linder**

235 Pangborn Road, Hastings, NY 13076

315-420-4567 (In Person)

**Money Management International, Inc.**

9009 West Loop So, 7th Fl, Houston, TX 77096-1719

866-745-2227, [www.moneymangement.org](http://www.moneymangement.org)

In Person (where available), Telephonic and Internet

**Novadebt**

225 Willowbrook Road, Freehold, NJ 07728

866-254-2660, [www.novadebt.org](http://www.novadebt.org)

In Person( not be available in all districts), and Telephone

**Pacific Rim Institute for Development & Educ., Inc.**

6230 Wilshire Blvd. Ste 1763 Los Angeles, CA 90048

310-740-2777, [www.bkedcert.com](http://www.bkedcert.com)

Telephone and Internet

**Parkland College**

2400 W. Bradley Ave. Champaign, IL 61821-1899

Phone: 271-351-2200, [www.Parkland.edu](http://www.Parkland.edu)

In Person & Internet

**Springboard Nonprofit Consumer Credit Mngmt. Inc**

4351 Latham Street, Riverside, CA 92501

888-425-3453, [www.bkhelp.org](http://www.bkhelp.org)

In Person, Telephonic, and Internet

**Stand Sure Information Services, Inc.**

16 Arnold Park, Rochester, NY 14607

(877) 750-0851 [www.pfmcourse.com](http://www.pfmcourse.com)

Internet

**Start Fresh Today Instructional, LLC**

8 S. Michigan Avenue, 29th Floor

Chicago, IL 60603

877-525-2313, [www.startfreshtodayinstructional.com](http://www.startfreshtodayinstructional.com)

internet

**Van Education Center**

4801 Riverbend Rd, Suite 203

Boulder, CO 80301

(800) 455-8348 [www.vaned.com](http://www.vaned.com)

Internet

**The Village Family Service Center**

1201 25th Street South, Fargo, ND 58106

800-450-4019 [www.helpwithmoney.org](http://www.helpwithmoney.org)

In person, telephone, internet

**Vintures, LLC**

3053 Freeport Blvd. Ste 244 Sacramento, CA 95818

877-305-3836, [www.onlinebankruptcyschool.com](http://www.onlinebankruptcyschool.com)

Internet

**Your Money Matters Institute, LLC**

503 Hillcrest Lane, Krum, TX 76249

940-594-9051 [www.yourmoneymattersinstitute.com](http://www.yourmoneymattersinstitute.com)

In person and internet

**Cornell Cooperative Extension**

185 MVR Hall, Cornell University

Ithaca, NY 14853-4401

607-255-8754

[www.cce.cornell.edu/financial\\_management](http://www.cce.cornell.edu/financial_management)

**In Person**

121 Second St Oriskany , NY 13424

315-736-3394

185 MVR Hall Cornell University Ithaca , NY 14853

607-255-2247

220 Herald Place 2nd Fl Syracuse , NY 13202

315-424-9485

315 Willow Ave. Ithaca , NY 14850

607-272-2292

377 Schroon River Rd Warrensburg , NY 12885

518-623-3291

60 Central Avenue Cortland , NY 13045

607-753-507

The Johnstown Hotel 55 East Main Street 2nd Floor

Suite 210 Johnstown , NY 12095

518-762-3909

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF NEW YORK**

In re \_\_\_\_\_, )  
[Set forth here all names including married, maiden, and trade )  
names used by debtor within last 8 years.] )  
 )  
Debtor ) Case No. )  
 )  
 )  
 ) Chapter )  
Employer's Tax Identification No(s). [if any] \_\_\_\_\_ )  
Last four digits of Social Security No(s): \_\_\_\_\_ )

**REQUEST TO COURT FOR DETERMINATION OF EXEMPTION  
TO FILE CREDIT COUNSELING CERTIFICATE  
PURSUANT TO 11.U.S.C. § 109(h)(4)**

I hereby request a determination from the Court of my eligibility for an exemption to file a certificate of credit counseling prior to filing a petition in bankruptcy.

I understand that I am eligible to receive this exemption from the filing requirement *only* if I am unable to complete the credit counseling requirement because of incapacity, disability or because I am on active military duty in an active combat zone. I further understand that this matter will be set for a hearing.

The circumstances of my eligibility for an exemption are as follows:

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(If applicable, attach continuation sheet and additional documentation)

\_\_\_\_\_  
Signature of Attorney          Date

\_\_\_\_\_  
Signature of Debtor          Date

\_\_\_\_\_  
Name of Attorney

\_\_\_\_\_  
Name of Debtor

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF NEW YORK**

In re \_\_\_\_\_, )  
[Set forth here all names including married, maiden, and trade )  
names used by debtor within last 8 years.] )  
Debtor ) Case No. \_\_\_\_\_  
Employer's Tax Identification No(s). [if any] \_\_\_\_\_ )  
Last four digits of Social Security No(s): \_\_\_\_\_ ) Chapter \_\_\_\_\_

**REQUEST FOR EXTENSION TO FILE CREDIT COUNSELING CERTIFICATE**

Pursuant to 11 U.S.C. § 109(h)(3)(A), I hereby request that the court grant me a thirty day extension of time to file a credit counseling certificate from an approved nonprofit budget and credit counseling agency.

I understand that this extension of time to file a credit counseling certificate with the Court will only be granted if:

- Exigent circumstances exist that merit the granting of a 30 day waiver to file;  
**and**
  - I requested credit counseling from an approved nonprofit budget and credit counseling agency but was unable to obtain credit counseling during the five day period after making the request.
1. The exigent circumstances that merit a thirty-day waiver of the requirement to file with the court my certificate of completion of credit counseling and copy of the debt repayment plan if any, are:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**(Attach additional sheet(s) of paper if required)**

2. I requested credit counseling from ( \_\_\_\_\_ ) on ( \_\_\_\_\_ ) but was unable to obtain credit counseling during the five day period after making my request because:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**(Attach additional sheet(s) of paper if required)**

I further understand that if the court grants this request, I must complete credit counseling and file with the court a certificate of completion and a copy of the debt repayment plan, if any, within thirty days of the filing of my voluntary petition. Failure to do so may result in the dismissal of my case.

If additional time beyond the thirty day waiver period is required to satisfy the requirement to file a certificate of credit counseling, I understand that I must file a motion within the initial thirty day waiver period to request additional time. If the court approves an extension beyond the thirty days, the time to file will be extended by an additional fifteen days only.

\_\_\_\_\_  
Signature of Attorney      Date

\_\_\_\_\_  
Signature of Debtor      Date

\_\_\_\_\_  
Name of Attorney

\_\_\_\_\_  
Name of Debtor



## **RULE 1007-2: MAILING - LIST OR MATRIX**

- (a) **Matrix.** Any list of creditors, schedule of liabilities or list of equity security holders required to be filed pursuant to Fed. R. Bankr. P. 1007 shall be accompanied by a matrix containing the name and address of all creditors and other parties in interest. Each such matrix shall be submitted in proper form compatible with the court's automated case management system (CM/ECF). The two letter state identifier as prescribed by the United States Post Office shall be used with no periods included. Zip codes **MUST** appear on the same line as the city/state.
- (b) **Reliance Upon the Matrix.** The clerk may rely upon the matrix as filed, and any amendments thereto, for purposes of providing notice as required by these Local Bankruptcy Rules and the Federal Rules of Bankruptcy Procedure.
- (c) **Matrix Format.** The matrix must be formatted and addressed as follows. Adherence to this format will greatly reduce the number of noticing errors. Each creditor entry must consist of no more than five total lines.
- Complete address, clearly typed
  - Left justified in a single column down the left edge of the paper
  - Each creditor's address must be single spaced
  - Creditor's city, state and zip code must all appear together on the final line of each creditor's address
  - Do not include account numbers in any part of the address
  - Single space required between each address
  - State must appear in a two letter, capitalized format
  - Each line must contain no more than 40 characters including spaces and punctuation.
- (d) **Examples of Proper Format for Matrix**

MBNA  
P O Box 15019  
Wilmington, DE 19886-5019

Wells Fargo Financial  
5 Gateway Drive  
Suite 5000  
Columbia, MD 21046

- (e) **Matrix of Twenty Largest Unsecured Creditors.** The list of the twenty largest unsecured creditors filed pursuant to Fed. R. Bankr. P. 1007(d) shall be accompanied by a separate matrix, in proper form, as set forth in subsection (a) above, listing only those unsecured creditors.
- (f) **Certification of Matrix.** Whenever a matrix is required to be submitted pursuant to subsections (a) or (e) of this rule, subsection (b) of Local Bankruptcy Rule 1003-1,

subsection (d) of Local Bankruptcy Rule 1009-1, subsection (c) of Local Bankruptcy Rule 1015-1, subsection (d) of Local Bankruptcy Rule 1019-1 or as otherwise required by the court, the proponent or attorney for the proponent must certify that the matrix contains the names, addresses and zip codes of all creditors and entities which appear in the schedules of liabilities, list of creditors, list of equity security holders, list of twenty largest unsecured creditors or amendments thereto. The certification shall conform substantively to the following:

### **CERTIFICATION OF MAILING MATRIX**

I (we), \_\_\_\_\_, the attorney for the debtor/petitioner (or, if appropriate, the debtor(s) or petitioners(s)) hereby certify under the penalties of perjury that the above/attached mailing matrix has been compared to and contains the names, addresses and zip codes of all persons and entities, as they appear on the schedules of liabilities/list of creditors/list of equity security holders, or any amendment thereto filed herewith.

Dated: \_\_\_\_\_

\_\_\_\_\_  
Attorney for Debtor/Petitioner  
(Debtor(s)/Petitioner(s))

- (g) Noncompliance. The failure to comply with the requirements of this rule may subject the case to dismissal.

### **Comment**

This rule requires that matrices be compatible with the court's automated case management system. The creditor matrix is to be prepared with word processing software or bankruptcy preparation software, in a single column format with a one inch left margin (not centered). Creditors are single spaced with a double space separating one creditor from the next. The city, state and zip code must all be on the last line. The creditor matrix file is saved as an ASCII Text (.txt) file and uploaded to the *System* per the User Manual.

Refer to Local Bankruptcy Rule 9034 - 1 ( c ) for the addresses of the United States trustee.

Although Fed. R. Bankr. P. 5005(a)(1) requires the clerk to accept papers for filing which are not in proper form, subsection (g) of this local rule makes clear that the court may take appropriate action to enforce this rule.

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF NEW YORK**

In re _____,	)	
<i>[Set forth here all names including married, maiden, and trade</i>	)	
<i>names used by debtor within last 6 years.]</i>	)	
	)	
Debtor	)	Case No.
	)	
	)	
	)	Chapter
Employer's Tax Identification (EIN) No(s)[if any] _____	)	
_____	)	
Last four digits of Social Security No(s). [if any] _____	)	

**CERTIFICATION OF MAILING MATRIX**

I, (we), \_\_\_\_\_, the attorney for  
the debtor/petitioner (or, if appropriate, the debtor(s) or petitioner(s)) hereby certify  
under the penalties of perjury that the above/attached mailing matrix has been  
compared to and contains the names, addresses and zip codes of all persons and  
entities, as they appear on the schedules of liabilities/list of creditors/list of equity  
security holders, or any amendment thereto filed herewith.

Dated: \_\_\_\_\_

\_\_\_\_\_  
Attorney for Debtor/Petitioner  
(Debtor(s)/Petitioner(s))

**APPLICATION FOR WAIVER OF THE CHAPTER 7 FILING FEE  
FOR INDIVIDUALS WHO CANNOT PAY THE FILING FEE  
IN FULL OR IN INSTALLMENTS**

The court fee for filing a case under chapter 7 of the Bankruptcy Code is \$299.

If you cannot afford to pay the full fee at the time of filing, you may apply to pay the fee in installments. A form, which is available from the bankruptcy clerk's office, must be completed to make that application. If your application to pay in installments is approved, you will be permitted to file your petition, completing payment of the fee over the course of four to six months.

If you cannot afford to pay the fee either in full at the time of filing or in installments, then you may request a waiver of the filing fee by completing this application and filing it with the Clerk of Court. A judge will decide whether you have to pay the fee. By law, the judge may waive the fee only if your income is less than 150 percent of the official poverty line applicable to your family size and you are unable to pay the fee in installments. You may obtain information about the poverty guidelines at [www.uscourts.gov](http://www.uscourts.gov) or in the bankruptcy clerk's office.

**Required information.** Complete all items in the application, and attach requested schedules. Then sign the application on the last page. If you and your spouse are filing a joint bankruptcy petition, you both must provide information as requested and sign the application.

In re: \_\_\_\_\_  
Debtor(s)

Case No. \_\_\_\_\_  
(if known)

**APPLICATION FOR WAIVER OF THE CHAPTER 7 FILING FEE  
FOR INDIVIDUALS WHO CANNOT PAY THE FILING FEE IN FULL OR IN INSTALLMENTS**

**Part A. Family Size and Income**

1. Including yourself, your spouse, and dependents you have listed or will list on Schedule I (Current Income of Individual Debtors(s)), how many people are in your family? (Do not include your spouse if you are separated AND are not filing a joint petition.) \_\_\_\_\_
2. Restate the following information that you provided, or will provide, on Line 16 of Schedule I. Attach a completed copy of Schedule I, if it is available.

Total Combined Monthly Income (Line 16 of Schedule I): \$ \_\_\_\_\_

3. State the monthly net income, if any, of dependents included in Question 1 above. Do not include any income already reported in Item 2. If none, enter \$0.

\$ \_\_\_\_\_

4. Add the "Total Combined Monthly Income" reported in Question 2 to your dependents' monthly net income from Question 3.

\$ \_\_\_\_\_

5. Do you expect the amount in Question 4 to increase or decrease by more than 10% during the next 6 months? Yes \_\_\_ No \_\_\_

If yes, explain.

**Part B: Monthly Expenses**

6. EITHER (a) attach a completed copy of Schedule J (Schedule of Monthly Expenses), and state your total monthly expenses reported on Line 18 of that Schedule, OR (b) if you have not yet completed Schedule J, provide an estimate of your total monthly expenses.

\$ \_\_\_\_\_

7. Do you expect the amount in Question 6 to increase or decrease by more than 10% during the next 6 months? Yes \_\_\_ No \_\_\_

If yes, explain.

**Part C. Real and Personal Property**

EITHER (1) attach completed copies of Schedules A (Real Property) and Schedule B (Personal Property), OR (2) if you have not yet completed those schedules, answer the following questions.

8. State the amount of cash you have on hand: \$ \_\_\_\_\_

9. State below any money you have in savings, checking, or other accounts in a bank or other financial institution.

Bank or Other Financial Institution:	Type of Account such as savings, checking, CD:	Amount:
_____	_____	\$ _____
_____	_____	\$ _____

10. State below the assets owned by you. **Do not list ordinary household furnishings and clothing.**

Home	Address: _____ _____	Value: \$ _____  Amount owed on mortgages and liens: \$ _____
Other real estate	Address: _____ _____	Value: \$ _____  Amount owed on mortgages and liens: \$ _____
Motor vehicle	Model/Year: _____ _____	Value: \$ _____  Amount owed: \$ _____
Motor vehicle	Model/Year: _____ _____	Value: \$ _____  Amount owed: \$ _____
Other	Description _____ _____	Value: \$ _____  Amount owed: \$ _____

## 11. State below any person, business, organization, or governmental unit that owes you money and the amount that is owed.

Name of Person, Business, or Organization that Owes You Money	Amount Owed
_____	\$ _____
_____	\$ _____

**Part D. Additional Information.**

12. Have you paid an **attorney** any money for services in connection with this case, including the completion of this form, the bankruptcy petition, or schedules? Yes \_\_\_ No \_\_\_  
If yes, how much have you paid? \$ \_\_\_\_\_
13. Have you promised to pay or do you anticipate paying an **attorney** in connection with your bankruptcy case? Yes \_\_\_ No \_\_\_  
If yes, how much have you promised to pay or do you anticipate paying? \$ \_\_\_\_\_
14. Have you paid **anyone other than an attorney** (such as a bankruptcy petition preparer, paralegal, typing service, or another person) any money for services in connection with this case, including the completion of this form, the bankruptcy petition, or schedules? Yes \_\_\_ No \_\_\_  
If yes, how much have you paid? \$ \_\_\_\_\_
15. Have you promised to pay or do you anticipate paying **anyone other than an attorney** (such as a bankruptcy petition preparer, paralegal, typing service, or another person) any money for services in connection with this case, including the completion of this form, the bankruptcy petition, or schedules? Yes \_\_\_ No \_\_\_  
If yes, how much have you promised to pay or do you anticipate paying? \$ \_\_\_\_\_
16. Has anyone paid an attorney or other person or service in connection with this case, on your behalf? Yes \_\_\_ No \_\_\_  
  
If yes, explain.

Form B3B Cont.

(04/09/06)

17. Have you previously filed for bankruptcy relief during the past eight years? Yes \_\_\_\_ No \_\_\_\_

Case Number (if known)	Year filed	Location of filing	Did you obtain a discharge? (if known)		
_____	_____	_____	Yes ____	No ____	Don't know ____
_____	_____	_____	Yes ____	No ____	Don't know ____

18. Please provide any other information that helps to explain why you are unable to pay the filing fee in installments.

19. I (we) declare under penalty of perjury that I (we) cannot currently afford to pay the filing fee in full or in installments and that the foregoing information is true and correct.

Executed on: _____	_____
_____	Signature of Debtor
_____	_____
_____	Signature of Co-debtor

-----  
**DECLARATION AND SIGNATURE OF BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)**

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required under that section.

Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer	Social Security No. (Required by 11 U.S.C. §110.)
--	---

*If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs the document.*

\_\_\_\_\_  
Address

x. _____	_____
Signature of Bankruptcy Petition Preparer	Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:

*If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.*

*A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.*

United State Bankruptcy Court  
\_\_\_\_\_ District of \_\_\_\_\_

In re: \_\_\_\_\_  
Debtor(s)

Case No. \_\_\_\_\_

**ORDER ON DEBTOR'S APPLICATION FOR WAIVER OF THE CHAPTER 7 FILING FEE**

Upon consideration of the debtor's "Application for Waiver of the Chapter 7 Filing Fee," the court orders that the application be:

☐ GRANTED.

This order is subject to being vacated at a later time if developments in the administration of the bankruptcy case demonstrate that the waiver was unwarranted.

☐ DENIED.

The debtor shall pay the chapter 7 filing fee according to the following terms:

\$ \_\_\_\_\_ on or before \_\_\_\_\_

\$ \_\_\_\_\_ on or before \_\_\_\_\_

\$ \_\_\_\_\_ on or before \_\_\_\_\_

\$ \_\_\_\_\_ on or before \_\_\_\_\_

Until the filing fee is paid in full, the debtor shall not make any additional payment or transfer any additional property to an attorney or any other person for services in connection with this case.

IF THE DEBTOR FAILS TO TIMELY PAY THE FILING FEE IN FULL OR TO TIMELY MAKE INSTALLMENT PAYMENTS, THE COURT MAY DISMISS THE DEBTOR'S CHAPTER 7 CASE.

☐ SCHEDULED FOR HEARING.

A hearing to consider the debtor's "Application for Waiver of the Chapter 7 Filing Fee" shall be held on \_\_\_\_\_ at \_\_\_\_\_ am/pm at \_\_\_\_\_.  
(address of courthouse)

IF THE DEBTOR FAILS TO APPEAR AT THE SCHEDULED HEARING, THE COURT MAY DEEM SUCH FAILURE TO BE THE DEBTOR'S CONSENT TO THE ENTRY OF AN ORDER DENYING THE FEE WAIVER APPLICATION BY DEFAULT.

BY THE COURT:

DATE: \_\_\_\_\_

\_\_\_\_\_  
United States Bankruptcy Judge



# United States Bankruptcy Court

Northern District Of New York

In re \_\_\_\_\_,  
Debtor

Case No. \_\_\_\_\_

Chapter \_\_\_\_\_

## APPLICATION TO PAY FILING FEE IN INSTALLMENTS

1. In accordance with Fed. R. Bankr. P. 1006, I apply for permission to pay the filing fee amounting to \$ \_\_\_\_\_ in installments.
2. I am unable to pay the filing fee except in installments.
3. Until the filing fee is paid in full, I will not make any additional payment or transfer any additional property to an attorney or any other person for services in connection with this case.
4. I propose the following terms for the payment of the Filing Fee.\*

\$ \_\_\_\_\_ Check one ☐ With the filing of the petition, or  
☐ On or before \_\_\_\_\_

\$ \_\_\_\_\_ on or before \_\_\_\_\_

\$ \_\_\_\_\_ on or before \_\_\_\_\_

\$ \_\_\_\_\_ on or before \_\_\_\_\_

\* The number of installments proposed shall not exceed four (4), and the final installment shall be payable not later than 120 days after filing the petition. For cause shown, the court may extend the time of any installment, provided the last installment is paid not later than 180 days after filing the petition. Fed. R. Bankr. P. 1006(b)(2).

5. I understand that if I fail to pay any installment when due, my bankruptcy case may be dismissed and I may not receive a discharge of my debts.

Signature of Attorney \_\_\_\_\_ Date \_\_\_\_\_

Signature of Debtor \_\_\_\_\_ Date \_\_\_\_\_  
(In a joint case, both spouses must sign.)

Name of Attorney \_\_\_\_\_

Signature of Joint Debtor (if any) \_\_\_\_\_ Date \_\_\_\_\_

### DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required under that section; and (4) I will not accept any additional money or other property from the debtor before the filing fee is paid in full.

Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer \_\_\_\_\_

Social Security No. (Required by 11 U.S.C. § 110.) \_\_\_\_\_

*If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs the document.*

Address \_\_\_\_\_

x \_\_\_\_\_  
Signature of Bankruptcy Petition Preparer

\_\_\_\_\_  
Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:

*If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person. A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.*

**United States Bankruptcy Court**  
\_\_\_\_ Northern \_\_\_\_\_ District Of \_\_\_\_\_ New York \_\_\_\_\_

In re \_\_\_\_\_,  
Debtor

Case No. \_\_\_\_\_

Chapter \_\_\_\_\_

**ORDER APPROVING PAYMENT OF FILING FEE IN INSTALLMENTS**

☐ IT IS ORDERED that the debtor(s) may pay the filing fee in installments on the terms proposed in the foregoing application.

☐ IT IS ORDERED that the debtor(s) shall pay the filing fee according to the following terms:

\$ \_\_\_\_\_ Check one ☐ With the filing of the petition, or  
☐ On or before \_\_\_\_\_

\$ \_\_\_\_\_ on or before \_\_\_\_\_

\$ \_\_\_\_\_ on or before \_\_\_\_\_

\$ \_\_\_\_\_ on or before \_\_\_\_\_

☐ IT IS FURTHER ORDERED that until the filing fee is paid in full the debtor(s) shall not make any additional payment or transfer any additional property to an attorney or any other person for services in connection with this case.

BY THE COURT

Date: \_\_\_\_\_

\_\_\_\_\_  
*United States Bankruptcy Judge*